

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10708837
	Filing Date		2004-03-26
	First Named Inventor	Blayn Beenau	
	Art Unit	2876	
	Examiner Name	Daniel Walsh	
	Attorney Docket Number	70655.0100	

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	4	20050216424		2005-09-29	Gandre, et al.		
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	1	WO 95/35546	WO		1995-12-28	Pitroda		<input type="checkbox"/>
	2	WO 97/40459	WO		1997-10-30	Mowrey, et al.		<input type="checkbox"/>
	3	WO 99/40548	WO		1999-08-12	Mondex International Ltd.		<input type="checkbox"/>
	4	0949595	EP		1999-10-13	Citicorp Development Center		<input type="checkbox"/>
	5	WO 03/007623	WO		2003-01-23	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
	6	1345146	EP		2003-09-17	NCR International Inc.	Same as JP2003-288646	<input type="checkbox"/>
	7	2003-288646	JP		2003-10-10	NCR International Inc.	Same as EP1345146	<input type="checkbox"/>
	8	4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
	9	WO 98/21683	WO		1998-05-22	Finjan Software, Ltd.		<input type="checkbox"/>
	10	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>

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11	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>
12	0917120	EP		1999-05-19	Citicorp Development Center		<input type="checkbox"/>
13	0927945	EP		1999-07-07	Amazon.com, Inc.		<input type="checkbox"/>
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	1	Costco, The Choice is Yours, 1998, http://www.costco.com/frameset.asp?trg=subcat%2Easp&catid=502&subsid=503&log=	<input type="checkbox"/>
	2	For Partners, Card Co-branding, 2000, http://www.statravel.com.sg/idcards/pcobrand	<input type="checkbox"/>
	3	Financial Technology International Bulletin, V14, n1, p4, September 1996	<input type="checkbox"/>
	4	Green, Thomas C., "American Express Offers temporary CC numbers for the web," 09/09/00, The Register, www.theregister.c.uk/c	<input type="checkbox"/>
	5	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>

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6	American Express, "Private PaymentsSM ; A New Level of Security from American Express," American Express Website, Cards	<input type="checkbox"/>
7	Martin, Zack, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01/01, Card Marketing, Thomson Financial, www.c r d f rum.c	<input type="checkbox"/>
8	The Dollar Stretcher, "Disposable Credit Card Numbers," 01/01, CardRatings.org, www.stretcher.c	<input type="checkbox"/>
9	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
10	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
11	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>
12	"ISO Standards," available from http://www.iso.ch/projects/loading.html	<input type="checkbox"/>
13	TURBAN, et al., "Using Smartcards in Electronic Commerce," Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69	<input type="checkbox"/>
14	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	<input type="checkbox"/>
15	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
16	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>

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17	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	<input type="checkbox"/>
18	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>
19	BLYTHE, I., "Smarter, More Secure Smartcards," BYTE, June 1997, pp. 63-64	<input type="checkbox"/>
20	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	<input type="checkbox"/>
21	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	<input type="checkbox"/>
22	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
23	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
24	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	<input type="checkbox"/>
25	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
26	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
27	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>

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☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Howard I Sobelman/	Date (YYYY-MM-DD)	2007-08-22
Name/Print	Howard I Sobelman	Registration Number	39038

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